

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between David H. Spruell and Orchida Spruell, husband and wife, Grantors, and Glenna Kallal, a single person, Grantee,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantee to the Grantors, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantors do hereby grant, bargain, sell, convey and warrant, except as hereinafter set forth, unto the Grantee, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of MS, and more particularly described as follows, to-wit:

Lot 112, Section B-2, North Creek Subdivision, in Section 20, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 39, in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD unto the Grantee, his/her heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.
- 2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.
- 3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

STATE MS.-DESOTO CO.

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BK 451 PG 495
W.E. DAVIS CH. CLK.

IN TESTIMONY WHEREOF, witness the signature of the Grantors on this the 21st day of

August, 2003.

David H. Spruell
David H. Spruell

Orchida Spruell
Orchida Spruell

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, David H. Spruell and Orchida Spruell, who acknowledged that they signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

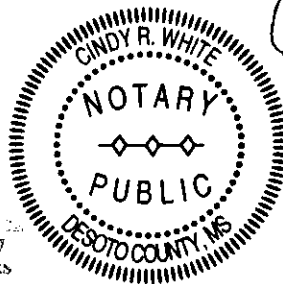
GIVEN under my hand and official seal on this the 21st day of August, 2003.

(SEAL)

My Commission Expires:

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: Aug 23, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS

ADDRESS OF GRANTORS:
1238 Neshaminy Valley Dr.
Bensalem, PA 1902
Home: 215-702-0999
Work: N/A



Cindy R. White
NOTARY PUBLIC

ADDRESS OF GRANTEE:
8875 Bent Grass Loop
Southaven, MS 38671
Home: 662-429-4310
Work: 662-542-3480

PREPARED BY AND RETURN TO:
HOLCOMB DUNBAR, P.A.
P. O. BOX 190
SOUTHAVEN, MS 38671-0190
(662) 349-0664

FILE# 803523